

# Retirement Planning Report

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for

**Samuel and Sally Sample**

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**Provided by:**

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# Personal Information & Assumptions

<b><u>Personal Information</u></b>	<b><u>You</u></b>	<b><u>Spouse</u></b>
Status: Still Saving for Retirement		
Current Age:	55	55
Retirement Age:	65	65
Current Annual Job Income:	\$85,000	\$0
Estimated Annual Raise:	0.00%	0.00%
<b><u>Tax-Deferred Investments</u></b>		
Starting Balance:	\$204,811	\$0
Annual Contribution:	\$6,000	\$0
Company Matching Funds:	\$3,000	\$0
Estimated Annual Return:	5.11%	0.00%
Estimated Annual Retirement Return:	5.00%	0.00%
<b><u>Taxable Investments</u></b>		
Current Balance:	\$223,455	\$0
Annual Contribution:	\$2,000	\$0
Estimated Annual Return:	5.24%	0.00%
Estimated Annual Retirement Return:	5.00%	0.00%
<b><u>Tax-Free Investments</u></b>		
Current Balance:	\$55,558	\$0
Annual Contribution:	\$0	\$0
Estimated Annual Return:	5.22%	0.00%
Estimated Annual Retirement Return:	5.00%	0.00%
<b><u>Social Security Benefits</u></b>		
Estimated First Year Benefit Amount:	\$15,000 annually	\$0 annually
Start Age:	65	65
Cost of Living Adjustment:		2.70%
<b><u>Pension/Defined Benefit Payments</u></b>		
Annual Benefit Amount:	\$12,000	\$0
Start Age:	65	65
COLA Applied Before Benefits Begin:	0.00%	0.00%
COLA Applied After Benefits Begin:	0.00%	0.00%
<b><u>Other Estimates</u></b>		
Annual Retirement Income Goal:		\$65,000
Estimated Annual Inflation Rate:		3.00%

# Aggregate Investment Summary

	<u>Total Starting Value</u>	<u>Return BEFORE Retirement</u>	<u>Return DURING Retirement</u>
Tax-Deferred Investments:	\$204,811	5.11%	5.00%
Taxable Investments:	\$223,455	5.24%	5.00%
Tax-Free Investments:	\$55,558	5.22%	5.00%
<b>TOTALS:</b>	<b>\$483,824</b>	<b>5.18%</b>	<b>5.00%</b>

## Portfolio of Investments

<u>Description</u>	<u>Current Value</u>	<u>Estimated Return BEFORE Retirement</u>	<u>Estimated Return DURING Retirement</u>	<u>Tax Type</u>
ACME Fund 1	\$12,345	4.00%	5.00%	Tax-Deferred
ACME Fund 2	\$2,345	5.00%	5.00%	Tax-Deferred
ACME Fund 3	\$23,456	6.00%	5.00%	Taxable
ACME Fund 4	\$76,543	7.00%	5.00%	Taxable
ACME Growth Fund	\$123,456	4.00%	5.00%	Taxable
ACME Value Fund	\$43,213	5.00%	5.00%	Tax-Free
ACME Bond Fund	\$12,345	6.00%	5.00%	Tax-Free
ACME Intl Growth Fund	\$45,678	7.00%	5.00%	Tax-Deferred
ACME SmallCap Fund	\$56,789	4.00%	5.00%	Tax-Deferred
ACME LargeCap Fund	\$87,654	5.00%	5.00%	Tax-Deferred

# Cash Infusions

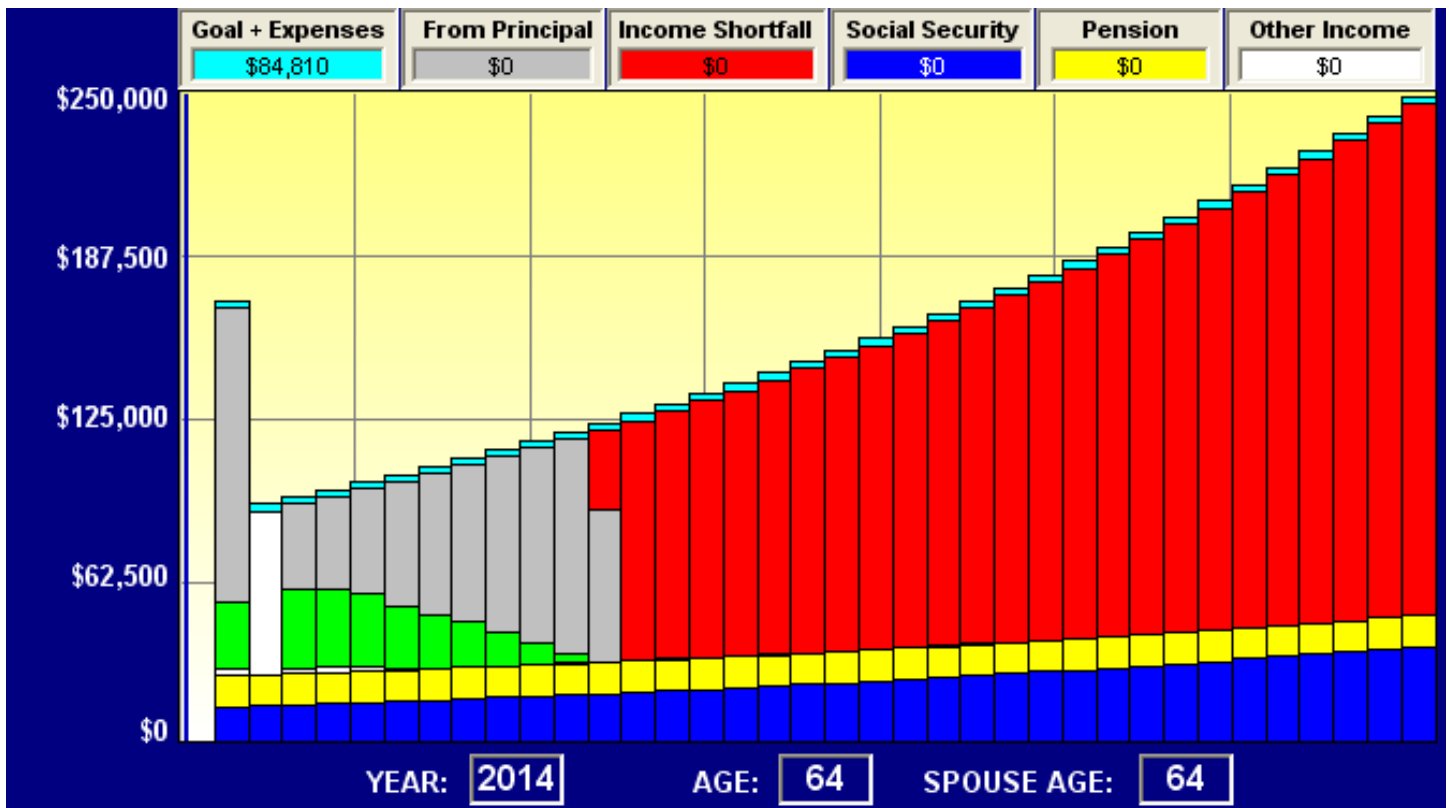
<u>Infusion Description</u>	<u>Initial Value</u>	<u>Estimated Return BEFORE Start</u>	<u>Start Age</u>	<u>Number of Years</u>	<u>Estimated Return AFTER Start</u>	<u>Tax Type</u>
Sale of Home	\$125,000	3.00%	66	1	3.00%	Taxable
Inheritance	\$123	2.00%	72	1	2.00%	Taxable
Part-time Job	\$123	1.00%	65	5	1.00%	Taxable
Life Insurance Proceeds	\$123	2.00%	80	1	2.00%	Tax-Free
Annuity Payments	\$123	3.00%	65	1	3.00%	Tax-Free
Retirement Package	\$123	2.00%	65	1	2.00%	Tax-Deferred
Severance Payments	\$123	1.00%	65	1	1.00%	Taxable
Lumpsum Severance	\$123	2.00%	65	1	2.00%	Taxable
Rental Property Income	\$1,200	3.00%	55	15	3.00%	Taxable
Deferred Compensation	\$123	2.00%	65	1	2.00%	Tax-Deferred
Reverse Mortgage	\$123	1.00%	65	25	1.00%	Taxable

# Special Expenses

<u>Expense Description</u>	<u>Initial Value</u>	<u>Estimated Inflation BEFORE Start</u>	<u>Start Age</u>	<u>Number of Years</u>	<u>Estimated Inflation AFTER Start</u>	<u>Withdraw Expenses from</u>
Long Term Care Claim	\$12,345	3.00%	65	1	0.00%	Non Tax-Def.
Long Term Care Insurance Prem	\$1,234	3.00%	55	1	0.00%	Non Tax-Def.
Life Insurance Premiums	\$1,234	3.00%	55	1	0.00%	Non Tax-Def.
Annuity Purchase	\$25,000	0.00%	56	1	0.00%	Non Tax-Def.
Buy Second Home	\$5,000	3.00%	65	1	0.00%	Non Tax-Def.
College Funding	\$25,000	6.00%	59	4	6.00%	Non Tax-Def.
Big Vacation or Travel	\$8,000	3.00%	65	1	0.00%	Non Tax-Def.
Medical Expenses	\$5,000	3.00%	65	1	0.00%	Non Tax-Def.
Buy an RV	\$10,000	3.00%	65	1	0.00%	Non Tax-Def.
72t Payments	\$6,789	3.00%	57	5	0.00%	Non Tax-Def.
Wedding	\$12,000	3.00%	65	1	0.00%	Non Tax-Def.
Survivor Cash Fund	\$5,000	3.00%	65	1	0.00%	Non Tax-Def.
Debt Cancellation	\$123	3.00%	65	1	0.00%	Non Tax-Def.
Emergency Fund	\$123	3.00%	65	1	0.00%	Non Tax-Def.
Mortgage Payoff Fund	\$123	3.00%	65	1	0.00%	Non Tax-Def.
Child Care Fund	\$123	3.00%	65	1	0.00%	Non Tax-Def.
Bequests (school, charity)	\$123	3.00%	65	1	0.00%	Non Tax-Def.
Start in Life/Education Fund	\$123	3.00%	65	1	0.00%	Non Tax-Def.

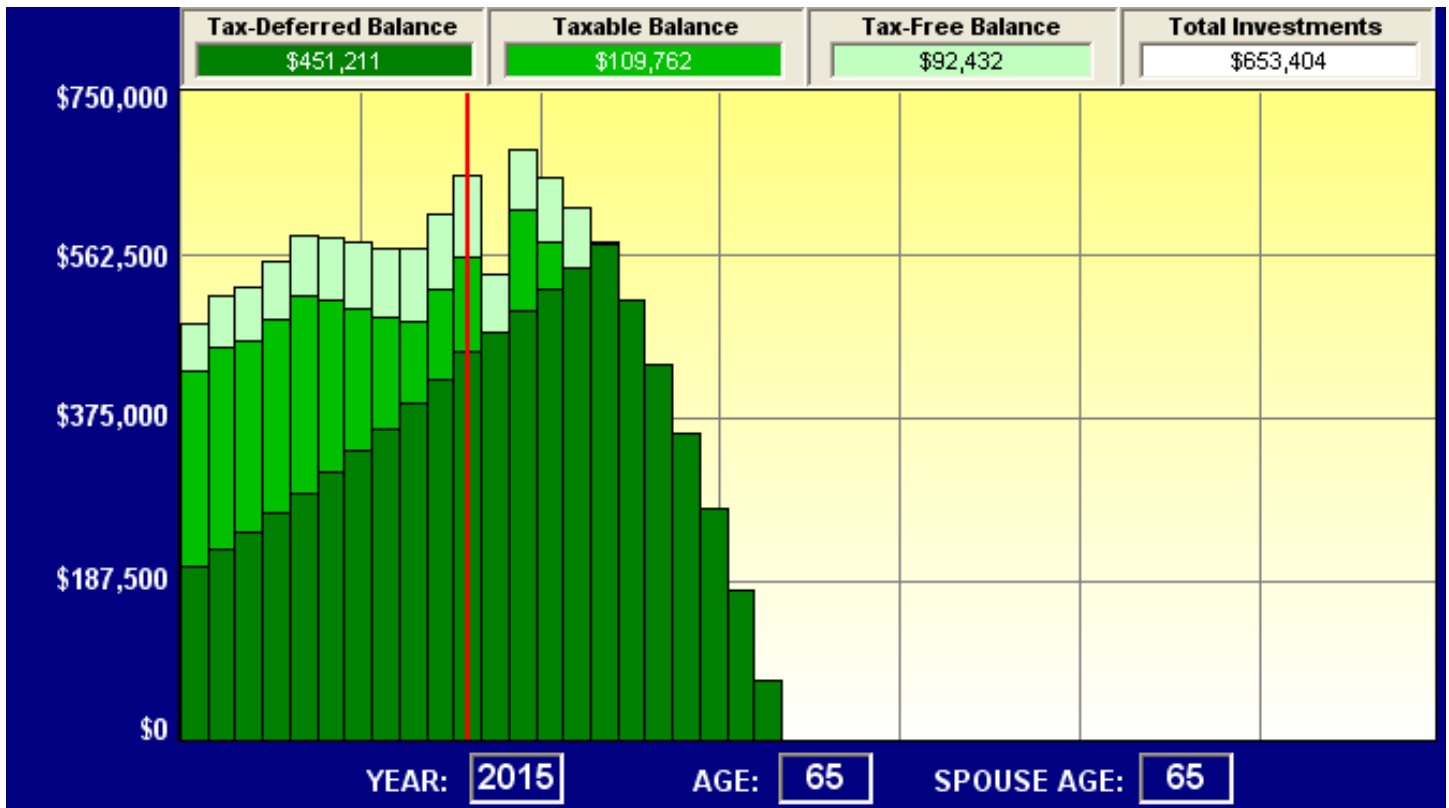
# Retirement Income Graph

The following graph shows a visual picture of your retirement income throughout retirement. The light blue shows your retirement income needs plus any special expenses you may have entered. If you see red, then you have a shortfall in those years. The dollar values shown in the data boxes are the values at the selected age shown at the bottom of the graph.



# Retirement Savings Graph

The following graph shows a visual picture of your accumulating investment values including contributions and hypothetical growth. The three investment types are each represented by a different shade of green. The white data box shows your Total Investments at the selected age. The dollar values shown in the data boxes are the values at the selected age shown at the bottom and by the red line on the graph.



# Year-by-Year Spreadsheet Values

<u>Age</u>	<u>Total Investments</u>	<u>Retirement Income Goal</u>	<u>Income from Growth</u>	<u>Income from Principal</u>	<u>Income from Pension</u>	<u>Social Security</u>	<u>Cash Infusions</u>	<u>Special Expenses</u>	<u>Retirement Income Shortfall</u>
55	\$483,824	\$65,000	\$0	\$0	\$0	\$0	\$1,200	\$2,542	\$0
56	\$515,578	\$66,950	\$0	\$0	\$0	\$0	\$1,236	\$25,000	\$0
57	\$525,544	\$68,958	\$0	\$0	\$0	\$0	\$1,273	\$7,419	\$0
58	\$554,494	\$71,027	\$0	\$0	\$0	\$0	\$1,311	\$7,419	\$0
59	\$584,916	\$73,158	\$0	\$0	\$0	\$0	\$1,351	\$40,874	\$0
60	\$582,115	\$75,353	\$0	\$0	\$0	\$0	\$1,391	\$42,881	\$0
61	\$577,486	\$77,613	\$0	\$0	\$0	\$0	\$1,433	\$45,009	\$0
62	\$570,850	\$79,942	\$0	\$0	\$0	\$0	\$1,476	\$39,846	\$0
63	\$569,725	\$82,340	\$0	\$0	\$0	\$0	\$1,520	\$0	\$0
64	\$610,393	\$84,810	\$0	\$0	\$0	\$0	\$1,566	\$0	\$0
----- RETIREMENT BEGINS HERE -----									
65	\$653,404	\$87,355	\$25,749	\$112,670	\$12,000	\$15,000	\$2,635	\$80,400	\$0
66	\$540,734	\$89,975	\$0	\$0	\$12,000	\$15,405	\$174,965	\$0	\$0
67	\$684,661	\$92,674	\$30,550	\$32,316	\$12,000	\$15,821	\$1,988	\$0	\$0
68	\$652,345	\$95,455	\$29,359	\$35,805	\$12,000	\$16,248	\$2,042	\$0	\$0
69	\$616,540	\$98,318	\$27,450	\$40,083	\$12,000	\$16,687	\$2,098	\$0	\$0
70	\$576,457	\$101,268	\$24,294	\$47,693	\$12,000	\$17,137	\$143	\$0	\$0
71	\$510,182	\$104,306	\$20,849	\$53,713	\$12,000	\$17,600	\$144	\$0	\$0
72	\$437,829	\$107,435	\$17,076	\$59,966	\$12,000	\$18,075	\$318	\$0	\$0
73	\$358,603	\$110,658	\$12,933	\$67,014	\$12,000	\$18,563	\$147	\$0	\$0
74	\$271,602	\$113,978	\$8,407	\$74,357	\$12,000	\$19,064	\$149	\$0	\$0
75	\$176,553	\$117,397	\$3,473	\$82,194	\$12,000	\$19,579	\$150	\$0	\$0
76	\$72,942	\$120,919	\$0	\$58,353	\$12,000	\$20,108	\$152	\$0	\$30,306
77	\$0	\$124,547	\$0	\$0	\$12,000	\$20,651	\$153	\$0	\$91,743
78	\$0	\$128,283	\$0	\$0	\$12,000	\$21,208	\$155	\$0	\$94,920
79	\$0	\$132,132	\$0	\$0	\$12,000	\$21,781	\$156	\$0	\$98,194
80	\$0	\$136,095	\$0	\$0	\$12,000	\$22,369	\$360	\$0	\$101,367
81	\$0	\$140,178	\$0	\$0	\$12,000	\$22,973	\$159	\$0	\$105,046
82	\$0	\$144,384	\$0	\$0	\$12,000	\$23,593	\$161	\$0	\$108,629
83	\$0	\$148,715	\$0	\$0	\$12,000	\$24,230	\$163	\$0	\$112,322
84	\$0	\$153,177	\$0	\$0	\$12,000	\$24,885	\$164	\$0	\$116,128
85	\$0	\$157,772	\$0	\$0	\$12,000	\$25,556	\$166	\$0	\$120,050
86	\$0	\$162,505	\$0	\$0	\$12,000	\$26,246	\$167	\$0	\$124,091
87	\$0	\$167,380	\$0	\$0	\$12,000	\$26,955	\$169	\$0	\$128,256
88	\$0	\$172,402	\$0	\$0	\$12,000	\$27,683	\$171	\$0	\$132,548
89	\$0	\$177,574	\$0	\$0	\$12,000	\$28,430	\$173	\$0	\$136,971
90	\$0	\$182,901	\$0	\$0	\$12,000	\$29,198	\$0	\$0	\$141,703
91	\$0	\$188,388	\$0	\$0	\$12,000	\$29,986	\$0	\$0	\$146,402
92	\$0	\$194,040	\$0	\$0	\$12,000	\$30,796	\$0	\$0	\$151,244
93	\$0	\$199,861	\$0	\$0	\$12,000	\$31,627	\$0	\$0	\$156,233
94	\$0	\$205,857	\$0	\$0	\$12,000	\$32,481	\$0	\$0	\$161,375
95	\$0	\$212,032	\$0	\$0	\$12,000	\$33,358	\$0	\$0	\$166,674
96	\$0	\$218,393	\$0	\$0	\$12,000	\$34,259	\$0	\$0	\$172,134
97	\$0	\$224,945	\$0	\$0	\$12,000	\$35,184	\$0	\$0	\$177,761
98	\$0	\$231,693	\$0	\$0	\$12,000	\$36,134	\$0	\$0	\$183,559
99	\$0	\$238,644	\$0	\$0	\$12,000	\$37,110	\$0	\$0	\$189,535
100	\$0	\$245,803	\$0	\$0	\$12,000	\$38,112	\$0	\$0	\$195,692

## IMPORTANT DISCLAIMERS

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This software is for estimating purposes only. It is based upon the estimates you have provided including the investment returns you have specified. No returns are guaranteed. Investments may fluctuate over time.

Please seek advice about your financial plan from a qualified professional. We strongly suggest you consult a financial advisor, financial planner, CPA, attorney, tax advisor, benefits professional or some other qualified professional.

Please read the help file for specific limitation on these estimates.